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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/705,812	11/06/2000	Rajesh Hora	42950.000009	6544

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11/22/2004

EXAMINER

KANG, PAUL H

ART UNIT	PAPER NUMBER
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2141

DATE MAILED: 11/22/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

## Office Action Summary

Application No.

09/705,812

Applicant(s)

HORA ET AL.

Examiner

Sajid A Yussuf

Art Unit

2141

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 1 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 06 November 2000 and 22 June 2004.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 1-36 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-28,31,32,33,36 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☒ Claim(s) 29,30,34,35 are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 06 November 2000 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☒ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)  
Paper No(s)/Mail Date 5.
- 4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_\_.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: \_\_\_\_\_.

**DETAILED ACTION**

**Specification**

1. The title of the invention is not descriptive. A new title is required that is clearly indicative of the invention to which the claims are directed.

**Claim Objections**

2. Claims 1,2,6 objected to because of the following informalities:
  - a. As per claim 3 Line 14 "the at least" is unclear English grammar consider removing "the" from the claim. Furthermore it is necessary for the applicant to review through all claims as the aforementioned informalities exist elsewhere
  - b. As per claim 26 Line 22 consider placing an open "(" when labeling "h)". Applicant should check all instances of such informality.

**Claim Rejections - 35 USC § 102**

3. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:
  - c. A invention was described in a patent granted on an application for patent by another filed in the United States before the invention thereof by the applicant for patent, or on an international application by another who has fulfilled the requirements of paragraphs (1), (2), and (4) of section 371(c) of this title before the invention thereof by the applicant for patent.
4. The changes made to 35 U.S.C. 102(e) by the American Inventors Protection Act of 1999 (AIPA) and the Intellectual Property and High Technology Technical Amendments Act of 2002 do not apply when the reference is a U.S. patent resulting directly or indirectly from an international application filed before November 29, 2000. Therefore, the prior art date of the reference is determined under 35 U.S.C. 102(e) prior to the amendment by the AIPA (pre-AIPA 35 U.S.C. 102(e)).
5. ***Claim(s) 1-5, 7-11, 13, 14-18, 20-24, 26 is/are rejected under 35 U.S.C. 102(e) as being anticipated by Sassin et al. (US Patent No. 6,449,260 and Sassin hereinafter).***

Art Unit: 2141

6. As per claim(s) 1,14 Sassin discloses a service interface (i.e., call distribution system or call center) to an operator servicing at least one inquiry (See Column 2 Lines 1-24); and a navigation interface (i.e., agent terminals), communicating with the service interface (i.e., call distribution system or call center), (See Column 3 Lines 10-32) the navigation interface operative to access at least one network-enabled information source (i.e., database) (See Column 3 Lines 33-38) to generate support information responsive (i.e., answer) to the at least one inquiry, (See Column 8 Lines 50-67).

7. As per claim(s) 2,15 Sassin teaches the claimed invention as described in claim(s) 1 & 14 above and furthermore discloses the service interface comprises a workstation (i.e., computer system), (See Column 3 Lines 56-67).

8. As per claim(s) 3,16 Sassin teaches the claimed invention as described in claim(s) 1-2 & 14-15 above and furthermore discloses the at least one inquiry (i.e., buy or sell or technical assistance) is received via a telephone call, (See Column 2 Lines 10-29).

9. As per claim(s) 4,17 Sassin teaches the claimed invention as described in claim(s) 1-3 & 14-16 above and furthermore discloses at least one inquiry is received via a network-enabled connection, (See Column 2 Lines 11-24).

10. As per claim(s) 5,18 Sassin teaches the claimed invention as described in claim(s) 1-4 & 14-17 above and furthermore discloses the network-enabled connection comprises an Internet connection (i.e., e-mail or world wide web requires an internet connection in order to be accessed), (See Column 2 Lines 48-56).

11. As per claim(s) 9,22 Sassin teaches the claimed invention as described in claim(s) 1-8 & 14-21 above and furthermore discloses the navigation interface (i.e., agent terminals) comprises a Web browser, (See Column 3 Lines 33-38).

12. As per claim(s) 10,23 Sassin teaches the claimed invention as described in claim(s) 1-9 & 14-22 above and furthermore discloses the service interface comprises at least one of a product-specific (i.e., corporate web page) Web page, (See Column 9 Lines 23-30) and a non-product specific (i.e., HTML web page) Web page, (See Column 10 Lines 18-38).

13. As per claim(s) 11,24 Sassin teaches the claimed invention as described in claim(s) 1-10 & 14-23 above and furthermore discloses the service interface is provided in a call center receiving the at least one inquiry (i.e., technical assistance), (See Column 1 Lines 11-19).

14. As per claim(s) 13,26 Sassin teaches the claimed invention as described in claim(s) 1-12 & 14-25 above and furthermore discloses the navigation interface is operable to modify the information based upon further inquiry information, (See Column 8 Lines 31-49).

***Claim Rejections - 35 USC § 103***

15. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

d. A patent may not be obtained though the invention is not identically disclosed or described as set invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

16. The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

- e. Determining the scope and contents of the prior art.
- f. Ascertaining the differences between the prior art and the claims at issue.
- g. Resolving the level of ordinary skill in the pertinent art.
- h. Considering objective evidence present in the application indicating obviousness or nonobviousness.

17. ***Claims 6,12,19,25 are rejected under 35 U.S.C. 103(a) as being unpatentable over Sassin et al. (US Patent No. 6,449,260 and Sassin hereinafter) in view of Wallman et al. (US Patent No. 6,601,044 and Wallman hereinafter).***

18. As per claim 6,19 Sassin discloses the claimed invention as described above.

However, Sassin does not explicitly teach the navigation interface comprises a search engine interface to interrogate the at least one network-enabled information source according to the at least one inquiry.

Wallman teaches a navigation interface comprises a search engine (i.e., query) interface to interrogate the at least one network-enabled information source (i.e., database) according to the at least one inquiry, (See Wallman Column 17 Lines 55-67 and Column 18 Lines 1-16).

Therefore it would have been obvious to a person having ordinary skill in the art at the time of Applicant's invention to modify the teaching of Sassin with the teachings of Wallman to include a navigation interface comprising a search engine interface to interrogate at least one network-enabled information source according to the at least one inquiry with the motivation to provide for the ability to view multiple investments more easily as fully integrated portfolio and manage it as such and the ability to manage costs better, (See Wallman Column 45 Lines 23-30).

19. As per claim(s) 12,25 Sassin discloses the claimed invention as described above.

However, Sassin does not explicitly teach the support information comprises information related to mutual fund products.

Wallman teaches the support information comprises information related to mutual fund products (i.e., selection of a plurality of mutual funds), (See Wallman Column 10 Lines 9-31).

Therefore it would have been obvious to a person having ordinary skill in the art at the time of Applicant's invention to modify the teaching of Sassin with the teachings of Wallman to include support information comprising information related to mutual fund products with the motivation to provide for the selection of individual securities (i.e., mutual funds) to be included in a portfolio (See Wallman Column 44 Lines 65-67).

20. As per claim(s) 7,20 Sassin-Wallman teach the claimed invention as described in claim(s) 1-6 & 14-18 above and furthermore disclose at least one network-enabled information source

Art Unit: 2141

comprises at least one of a financial information feed, a tax information database, and a customer account database (i.e., customer file database), (See Column 3 Lines 33-38).

21. As per claim(s) 8,21 Sassin-Wallman teach the claimed invention as described in claim(s) 1-7 & 14-20 above and furthermore disclose at least one network-enabled information source (i.e., dynamic web server) comprises a plurality of network-enabled information sources (i.e., plurality of databases), (See Column 3 Lines 33-38 and Column 4 Lines 1-4).

***Response to Amendment***

22. Applicant's arguments with respect to claim 1-36 have been considered but are moot in view of the new ground(s) of rejection.

23. Applicant's arguments filed 05/05/2004 have been fully considered but they are not persuasive.

***Election/Restrictions***

24. Newly submitted claims 29, 30, 34, 35 directed to an invention that is independent or distinct from the invention originally claimed for the following reasons: The new set of claims fall under species and therefore are burdensome for the examiner to search all necessary claimed categories that are recited in claims 29, 30, 34, 35.

25. Since applicant has received an action on the merits for the originally presented invention, this invention has been constructively elected by original presentation for prosecution on the merits. Accordingly, claim 29, 30, 34, 35 withdrawn from consideration as being directed to a non-elected invention. See 37 CFR 1.142(b) and MPEP § 821.03.

26. ***Claims 1-5, 14-18, 9-11, 13 22-24, 26 are rejected under 35 U.S.C. 103(a) as being unpatentable over Sassin et al. (US Patent No. 6,449,260 and Sassin hereinafter) in view of Rice et al. (US Patent No. 6,411,947 and Rice hereinafter).***

Art Unit: 2141

27. As per claim(s) 1,14 Sassin discloses a service interface (i.e., call distribution system or call center) to an operator servicing at least one inquiry (See Column 2 Lines 1-24); and a navigation interface (i.e., agent terminals), communicating with the service interface (i.e., call distribution system or call center), (See Column 3 Lines 10-32) the navigation interface operative to access at least one network-enabled information source (i.e., database) (See Column 3 Lines 33-38) to generate support information responsive (i.e., answer) to the at least one inquiry, (See Column 8 Lines 50-67).

However, Sassin does not explicitly teach the service interface presents the operator with a plurality of categories of available support information, at least one of the categories including subcategories of support information, and wherein at least one of the information sources contains financial information.

Rice teaches the service interface presents the operator with a plurality of categories of available support information, at least one of the categories including subcategories of support information, and wherein at least one of the information sources contains financial information, (See Column 9 Lines 15-50).

Therefore it would have been obvious to a person having ordinary skill in the art at the time of Applicant's invention to modify the teaching of Sassin with the teachings of Rice to include the service interface presents the operator with a plurality of categories of available support information, at least one of the categories including subcategories of support information, and wherein at least one of the information sources contains financial information with the motivation to provide for a method for automatically interpreting an electronic message including the steps of receiving an electronic message from a source, interpreting the electronic message using a rule base and case base knowledge engine and classifying the electronic message as at least one of being able to be responded to automatically, (See Column 3 Lines 20-35).

28. As per claim(s) 2,15 Sassin teaches the claimed invention as described in claim(s) 1 & 14 above and furthermore discloses the service interface comprises a workstation (i.e., computer system), (See Column 3 Lines 56-67).



29. As per claim(s) 3,16 Sassin teaches the claimed invention as described in claim(s) 1-2 & 14-15 above and furthermore discloses the at least one inquiry (i.e., buy or sell or technical assistance) is received via a telephone call, (See Column 2 Lines 10-29).
30. As per claim(s) 4,17 Sassin teaches the claimed invention as described in claim(s) 1-3 & 14-16 above and furthermore discloses at least one inquiry is received via a network-enabled connection, (See Column 2 Lines 11-24).
31. As per claim(s) 5,18 Sassin teaches the claimed invention as described in claim(s) 1-4 & 14-17 above and furthermore discloses the network-enabled connection comprises an Internet connection, (i.e., e-mail or world wide web requires an internet connection in order to be accessed), (See Column 2 Lines 48-56).
32. As per claim(s) 9,22 Sassin teaches the claimed invention as described in claim(s) 1-8 & 14-21 above and furthermore discloses the navigation interface (i.e., agent terminals) comprises a Web browser, (See Column 3 Lines 33-38).
33. As per claim(s) 10,23 Sassin teaches the claimed invention as described in claim(s) 1-9 & 14-22 above and furthermore discloses the service interface comprises at least one of a product-specific (i.e., corporate web page) Web page, (See Column 9 Lines 23-30) and a non-product specific (i.e., HTML web page) Web page, (See Column 10 Lines 18-38).
34. As per claim(s) 11,24 Sassin teaches the claimed invention as described in claim(s) 1-10 & 14-23 above and furthermore discloses the service interface is provided in a call center receiving the at least one inquiry (i.e., technical assistance), (See Column 1 Lines 11-19).

Art Unit: 2141

35. As per claim(s) 13,26 Sassin teaches the claimed invention as described in claim(s) 1-12 & 14-25 above and furthermore discloses the navigation interface is operable to modify the information based upon further inquiry information, (See Column 8 Lines 31-49).

**36. Claims 6,12,19,25 are rejected under 35 U.S.C. 103(a) as being unpatentable over Sassin et al. (US Patent No. 6,449,260 and Sassin hereinafter) in further view of Wallman et al. (US Patent No. 6,601,044 and Wallman hereinafter).**

37. As per claim 6,19 Sassin discloses the claimed invention as described above.

However, Sassin does not explicitly teach the navigation interface comprises a search engine interface to interrogate the at least one network-enabled information source according to the at least one inquiry.

Wallman teaches a navigation interface comprises a search engine (i.e., query) interface to interrogate the at least one network-enabled information source (i.e., database) according to the at least one inquiry, (See Wallman Column 17 Lines 55-67 and Column 18 Lines 1-16).

Therefore it would have been obvious to a person having ordinary skill in the art at the time of Applicant's invention to modify the teaching of Sassin with the teachings of Wallman to include a navigation interface comprising a search engine interface to interrogate at least one network-enabled information source according to the at least one inquiry with the motivation to provide for the ability to view multiple investments more easily as fully integrated portfolio and manage it as such and the ability to manage costs better, (See Wallman Column 45 Lines 23-30).

38. As per claim(s) 12,25 Sassin discloses the claimed invention as described above.

However, Sassin does not explicitly teach the support information comprises information related to mutual fund products.

Wallman teaches the support information comprises information related to mutual fund products (i.e., selection of a plurality of mutual funds), (See Wallman Column 10 Lines 9-31).

Therefore it would have been obvious to a person having ordinary skill in the art at the time of Applicant's invention to modify the teaching of Sassin with the teachings of Wallman to include support information comprising information related to mutual fund products with the motivation to provide for the selection of individual securities (i.e., mutual funds) to be included in a portfolio (See Wallman Column 44 Lines 65-67).

39. As per claim(s) 7,20 Sassin-Wallman teach the claimed invention as described in claim(s) 1-6 & 14-18 above and furthermore disclose at least one network-enabled information source comprises at least one of a financial information feed, a tax information database, and a customer account database (i.e., customer file database), (See Column 3 Lines 33-38).

40. As per claim(s) 8,21 Sassin-Wallman teach the claimed invention as described in claim(s) 1-7 & 14-20 above and furthermore disclose at least one network-enabled information source (i.e., dynamic web server) comprises a plurality of network-enabled information sources (i.e., plurality of databases), (See Column 3 Lines 33-38 and Column 4 Lines 1-4).

***Claim Rejections - 35 USC § 102***

41. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

42. A person shall be entitled to a patent unless –

i. (e) the invention was described in a patent granted on an application for patent by another filed in the United States before the invention thereof by the applicant for patent, or on an international application by another who has fulfilled the requirements of paragraphs (1), (2), and (4) of section 371(c) of this title before the invention thereof by the applicant for patent.

43. The changes made to 35 U.S.C. 102(e) by the American Inventors Protection Act of 1999 (AIPA) and the Intellectual Property and High Technology Technical Amendments Act of 2002 do not apply when the reference is a U.S. patent resulting directly or indirectly from an international application filed before November 29, 2000. Therefore, the prior art date of the reference is determined under 35 U.S.C. 102(e) prior to the amendment by the AIPA (pre-AIPA 35 U.S.C. 102(e)).

**44. Claims 27, 28, 31, 32, 33, 36 rejected under 35 U.S.C. 102(e) anticipated by Starr et al. (US Patent No. 6,606,606 and Starr hereinafter).**

45. As per claim(s) 27,32 Starr discloses a plurality of workstations, (See Column 4 Lines 7-25); an automated distributor which receives inquiries and distributes the inquiries to the plurality of workstations; a transaction server in communication with the plurality of workstations; and a plurality of information sources (i.e., financial service providers) in communication with the transaction server, at least one of the information sources containing financial information; wherein the transaction server provides a unified interface with respect to the plurality of information sources such that the workstations provide access to the information sources through the unified interface, (See Column 4 Lines 6-48); and wherein the unified interface presents a plurality of categories of available support information, and at least one of the categories includes subcategories of available support information, (See Column 6 Lines 1-60).

46. As per claim(s) 28,33 Starr teaches the claimed invention as described in claim(s) 27 & 32 above and furthermore discloses wherein at least one of the information sources contains tax information, (See Column 6 Lines 12-67).

47. Claims 29 & 34 (Withdrawn from consideration) The support system of claim 27, wherein at least one of the information sources contains historical fund information.

48. Claims 30 & 35 (Withdrawn from consideration) The support system of claim 27, wherein at least one of the information sources contains fund ranking information.

49. As per claim(s) 31,36 Starr teaches the claimed invention as described in claim(s) 27-28 & 32-33 above and furthermore discloses wherein at least one of the information sources contains product-specific information, (i.e., different companies for mutual funds) and at least one of the

Art Unit: 2141

information sources contains non-product-specific information (i.e., credit service), (See Column 6 Lines 1-67).

**Conclusion**

50. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

- j. Stein et al. (US Patent No. 5,978,779) discloses distributed architecture utility;
- k. Varma et al. (US Patent No. 6,349,291) discloses a method and system for analysis display and dissemination of financial information using resampled statistical methods; and
- l. Bornemisza-wahr et al. (US Patent No. 6,073,119) discloses a method and system for banking institution interactive center;


51. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Sajid A. Yussuf whose telephone number is (571) 272-3891. The examiner can normally be reached on Monday-Thursday 7:30-5:00 PM and Alternate Fridays.

52. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Rupal Dharia can be reached on (571) 272-3880. The fax phone number for the organization where this application or proceeding is assigned is (703) 872-9306.

53. Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 305-3900.

Sajid A. Yussuf  
Examiner  
Art Unit 2141

Sajid Yussuf  
Patent Examiner  
Technology center 2100  
28 October 2004

  
RUPAL DHARIA  
SUPERVISORY PATENT EXAMINER